

**Information to identify the case:**

Debtor 1	<b>Robert S Sanchez</b>	Social Security number or ITIN	xxx-xx-1988
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Gracia D Sanchez</b>	Social Security number or ITIN	xxx-xx-1211
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-10893-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert S Sanchez

Gracia D Sanchez

4/18/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert S Sanchez  
 Gracia D Sanchez  
 Debtors

Case No. 19-10893-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 12

Date Rcvd: Apr 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2019.

db	+Robert S Sanchez,	313 Elton Lane,	Galloway, NJ 08205-9463
jdb	+Gracia D Sanchez,	313 Elton Lane,	Galloway, NJ 08205-9463
517970062	+Midland Mortgage,	P.O. Box 26648,	Oklahoma City, OK 73126-0648
517970063	+Nelnet / US Dept of Education,	PO Box 740283,	Atlanta, GA 30374-0283

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Apr 19 2019 04:08:00	Brian Thomas, Brian Thomas, Esq,
	327 Central Avenue, Suite 103,	Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 19 2019 00:40:37	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg.,	Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 19 2019 00:40:32	United States Trustee,
	Office of the United States Trustee,	1085 Raymond Blvd., One Newark Center, Suite 2100,
	Newark, NJ 07102-5235	
517970059	+EDI: CHASE.COM Apr 19 2019 04:08:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
517970060	+EDI: WFNNB.COM Apr 19 2019 04:08:00	Comenity/ Boscovs, P O Box 659622,
	San Antonio, TX 78265-9622	
517970061	EDI: DISCOVER.COM Apr 19 2019 04:08:00	Discover, P.O. Box 30943,
	Salt Lake City, UT 84130	
517972080	+EDI: RMSC.COM Apr 19 2019 04:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021	
517970064	+EDI: WFFC.COM Apr 19 2019 04:08:00	Wells Fargo, P.O. Box 10347,
	Des Moines, IA 50306-0347	

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty*	+Brian Thomas, Brian Thomas, Esq,	327 Central Avenue, Suite 103,	Linwood, NJ 08221-2026
			TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Brian Thomas	on behalf of Trustee Brian Thomas	brian@brianthomaslaw.com,
	bthomas@ecf.axosfs.com	
Brian Thomas	brian@brianthomaslaw.com,	bthomas@ecf.axosfs.com
Thomas E. Dowey	on behalf of Joint Debtor Gracia D Sanchez	tidesquire@hotmail.com
Thomas E. Dowey	on behalf of Debtor Robert S Sanchez	tidesquire@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5